

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tammy S D'Amore
Debtor

Case No. 17-04467-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Tammy S D'Amore, 4 Montadale Drive, Dillsburg, PA 17019-9103
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
4985325	PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
4985330	+ Univesity Accounting SE, PO Box 918, Brookfield, WI 53008-0918

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4985320	Email/Text: bncnotifications@phea.org	Oct 20 2022 18:39:00	Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
4985321	EDI: IRS.COM	Oct 20 2022 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4985319	EDI: JPMORGANCHASE	Oct 20 2022 22:43:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
4985322	+ Email/Text: unger@members1st.org	Oct 20 2022 18:39:00	Members 1st Federal Credit Union, 5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040
5019015	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5024256	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC BANK, PO BOX 94982, CLEVELAND OH 44101
4985323	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
5021128	EDI: PRA.COM	Oct 20 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4986067	+ EDI: RECOVERYCORP.COM	Oct 20 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4985326	Email/Text: bankruptcynotices@psecu.com	Oct 20 2022 18:39:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5025393	EDI: Q3G.COM	Oct 20 2022 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4985328	EDI: RMSC.COM	Oct 20 2022 22:43:00	SYNCB/Ebates, PO Box 965024, Orlando, FL 32896-5024
4985327	+ EDI: CITICORP.COM	Oct 20 2022 22:43:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
4985329	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Synchrony Bank/HH Gregg, PO Box 965036, Orlando, FL 32896-5036

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5001586 Email/Text: bncnotifications@pheaa.org

Oct 20 2022 18:39:00

U.S. Department of Education, c/o FedLoan
Servicing, P.O. Box 69184, Harrisburg, PA
17106-9184

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4985324	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Brett Alan Solomon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Robert E Chernicoff	on behalf of Debtor 1 Tammy S D'Amore rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Tammy S D'Amore

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4158

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04467-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy S D'Amore

10/20/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.